

# Accident Companion

## An Insurance Coverage Overview



### ACCIDENTS HAPPEN WHEN WE LEAST EXPECT THEM – MAKE SURE YOUR FAMILY\* IS COVERED

Accidents never happen when it's convenient, and out-of-pocket expenses can add up quickly. Accident Companion insurance, issued by The Chesapeake Life Insurance Company® and brought to you by MetLife, can help cover you, your spouse/domestic partner and your dependent children—and help protect your savings—from the strain of unexpected injuries.

Accident Companion is a limited benefit policy that can cover the individual, his/her spouse/domestic partner and dependent children. It pays you a lump sum benefit<sup>1</sup> that you can use to help cover accident-related expenses like hospital confinement, emergency treatments, major diagnostic exams, deductibles and co-pays, lost wages, hotel and travel expenses, childcare and more. Accident insurance can help soften the impact of an accident on your finances.

### ACCIDENT COMPANION OFFERS SIMPLE, STRAIGHTFORWARD COVERAGE THAT CAN:

- Pay you directly, shortly after making a qualified claim. Spend the money as you choose.
- Help protect your savings from the strain of unexpected costs.
- Offer flexibility to spend the money as you choose.

### ACCIDENT COMPANION FEATURES:

- Benefits available on day one of coverage.
- Premiums that don't depend on your age.
- Elect to cover you, your spouse/domestic partner and dependent children regardless of medical history.<sup>2</sup>
- Offers flexible coverage; keep it as long as you need it, up to age 65.

[continued >](#)

Insurance policies issued by The Chesapeake Life Insurance Company®

THIS IS AN ACCIDENTAL INJURY ONLY INSURANCE POLICY.

**MetLife**

ML/NC000003

*The Chesapeake Life  
Insurance Company®*

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## BENEFIT OPTIONS FOR ACCIDENT COMPANION POLICY

*Four coverage options that can pay you or your loved ones lump sum benefits*

Benefit Options	Option 1	Option 2	Option 3	Option 4
<b>Hospital confinement</b> <sup>3</sup> (one visit per policy year)	\$2,500	\$5,000	\$7,500	\$10,000
<b>Emergency treatment</b> <sup>4</sup>	\$250 per injury	\$500 per injury	\$750 per injury	\$1,000 per injury
<b>Major diagnostic exam</b> CAT Scan, MRI or EEG (one exam per policy year) <sup>5</sup>	\$250	\$500	\$750	\$1,000
<b>Follow up treatment or physical therapy</b> (up to 5 visits per policy year) <sup>6</sup>	\$50 per visit	\$100 per visit	\$100 per visit	\$100 per visit
<b>Monthly premium per insured</b>	\$7.50/month	\$15.00/month	\$21.50/month	\$28.00/month

Premiums are shown for illustrative purposes only; premiums subject to change; premiums vary based on plan option selected per covered person.

### STARTING YOUR COVERAGE

Once your application is approved and you have paid your initial premium, coverage will begin on the Policy date shown in the Policy schedule. Should you have any questions about the coverage features and benefits, please give us a call at **1-855-GO2JOIN (1-855-462-5646)** or visit the FAQ section of the enrollment website.

### KEEPING YOUR COVERAGE

Your Policy is guaranteed renewable subject to our right to discontinue coverage as specified below.

Your Policy will remain in effect as long as you pay premiums, except:

- When we receive your request to terminate the Policy.
- In the event we discontinue this plan or type of coverage or all coverage in your state, we will provide you with a 180 day notice in the event we terminate this plan.
- If you are no longer a permanent resident of the United States.
- On the date the insured reaches age 65. If the insured spouse/domestic partner turns 65 before the primary insured, the spouse/ domestic partner's Policy coverage ends. If primary insured turns 65 before the insured spouse/domestic partner, then spouse/ domestic partner becomes primary insured and his/her coverage ends when he/she turns 65.
- Your eligible dependent's coverage will terminate under the policy on the last day of the month in which they reach age 26.

### PREMIUM CHANGES

The table of premiums for this Policy are guaranteed to not change for twelve months from the effective date of coverage. After expiration of this twelve month period, we reserve the right to change the table of premiums, on a class basis, becoming due under the Policy at any time and from time to time; provided, we have given you written notice of at least 45 days prior to the effective date of the new rates and the new rates are approved by North Carolina Department of Insurance. The approved rates shall be guaranteed for a period of not less than 12 months.

## TERMS YOU NEED TO KNOW

**Accidental Injury** means sudden, non-recurrent, traumatic, accidental and unanticipated damage to your body (not of gradual onset) that requires immediate medical attention and not contributed to, directly or indirectly, by a sickness. The accidental injury must first occur after the insured person's coverage has become effective and while the coverage is in force under the Policy.

**Eligible Dependent** means your: 1) Lawful spouse/domestic partner; and 2) Child who is under 26 years of age (the limiting age); or 3) Child who is over 26 years of age (the limiting age) and incapable of self-sustaining employment by reason of mental retardation or physical handicap; and chiefly dependent on you for support and maintenance. For the purpose of this provision, "chiefly dependent" means the eligible dependent receives the majority of his or her financial support from you.

**First Occur, First Occurred or First Occurrence** means an accidental injury for which diagnosis, treatment, surgery or advice by a physician, or manifested symptoms, initially occurred while the Policy is in force for the insured person and for the first time in the insured person's lifetime.

**Hospital** means an institution operated pursuant to its license for the care and treatment of sick and injured persons for which a charge is made that the insured person is legally obligated to pay. The institution must:

- 1) Maintain on its premises organized facilities for medical, diagnostic and surgical care for sick and injured persons on an inpatient basis;
- 2) Maintain a staff of one or more duly licensed physicians;
- 3) Provide 24 hour nursing care by or under the supervision of a registered graduate professional nurse (R.N.); and
- 4) Is accredited as a Hospital by the Joint Commission on Accreditation of Hospitals.

The term "Hospital" does not include:

- 1) A hospice unit, including any bed designated as a hospice or a swing bed; a convalescent home; a rest or nursing facility; an extended care facility; a skilled nursing facility or a facility primarily affording custodial or educational care; care or treatment for persons suffering from mental disease or disorders; care for the aged; or care for persons addicted to drugs or alcohol; and
- 2) Any military or veteran's hospital, soldier's home or any hospital contracted for or operated by the Federal Government or any agencies thereof for the treatment of members or former members of the Armed Forces, unless the insured person is legally required to pay for services in the absence of this insurance coverage.

## WHAT WILL NOT BE COVERED

- Sickness.
- Care not medically necessary (unless otherwise stated) or benefits not specifically listed in the Policy.
- Hospital confinement for childbirth, including routine or normal newborn child care.
- Accidental Injuries that do not first occur while the Policy is in force for the insured person.
- Any act of war, declared or undeclared, except for terrorism.
- Active military duty in the service of any country.
- Active participation in a riot, civil commotion or insurrection.
- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane.
- Mental or nervous disorders.
- Cosmetic surgery or other elective procedures that are not medically necessary.
- Operating any motorized passenger vehicle, such as a taxi or for racing, for wage, compensation or profit.
- Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly, unless administered on the advice of a physician.

## WHAT WILL NOT BE COVERED (CONTINUED)

- An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly, unless administered on the advice of a physician.
- Directly or indirectly engaging in an illegal occupation or illegal activity or insured being incarcerated.
- Committing or trying to commit a felony.
- Mountaineering using ropes and/or other equipment, parachuting, hang gliding, racing any type of vehicle in an organized or unorganized event, sky diving, scuba diving below 130 feet, motorized racing, para-sailing, experimental aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing, or heli-snowboarding.
- Travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (except charter airline) certified by the U.S. Federal Aviation Administration (FAA), on a regularly scheduled passenger trip.
- Services or supplies for the treatment of an occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.

\* Family consists of you, your spouse/domestic partner and dependent children.

<sup>1</sup> Benefits paid to you or your assignee.

<sup>2</sup> Coverage available for U.S. citizens.

<sup>3</sup> Hospital confinement must begin within 30 days of the accidental injury. For definition of Hospital, see Terms You Need to Know.

<sup>4</sup> Treatment must be received within 72 hours of initial onset of accidental injury.

<sup>5</sup> When performed at a Hospital or Urgent Care Center and is related to the accidental injury.

<sup>6</sup> Treatment or Therapy must follow Emergency Room or Urgent Care Center, and must be received within 30 days of initial onset of accidental injury. Follow-up Treatment and Follow-up Physical Therapy received on the same day will only receive one benefit. The Follow-Up Treatment benefit excludes chiropractic and alternative medicine services.

THE ACCIDENTAL INJURY ONLY INSURANCE POLICY IS A LIMITED BENEFIT INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage. The policy terminates at age 65. And, like most accident and health insurance policies, policies issued by The Chesapeake Life Insurance Company® may contain certain exclusions, limitations and terms for keeping them in force. As required by law, a Right to Examine period is provided during which the Policy may be returned to The Chesapeake Life Insurance Company® for a full refund of premium. Policy not available in all states; benefits, rates and provisions may vary by state. For use in: NC.

Policies issued by The Chesapeake Life Insurance Company® North Richland Hills, TX 76180.

"We", "our" or "us" refers to The Chesapeake Life Insurance Company®.

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This brochure provides only summary information of the Accidental Injury Only Insurance Policy, form CH-26122-IP (01/11) NC.

**The Chesapeake Life Insurance Company®**  
North Richland Hills, TX  
1 (800) 815-8535

**Metropolitan Life Insurance Company**  
200 Park Avenue  
New York, NY 10166  
www.metlife.com

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